

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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PNC Bank, National Association

In Re:
Patricia C. Tessein,

Debtor



Order Filed on November 8, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-10295 MBK

Hearing Date: 9/27/2023 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 8, 2023


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 9 Tekening Way, Trenton, NJ, 08690, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kevin C. Fayette, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 12, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for prior order lump sum payment of \$2,811.10 as well as regular payments due May 8, 2023 through September 8, 2023 with \$2,500.00 in suspense for a total post-petition default of \$2,055.60 (lump sum @ \$2,811.10; 5/8/23 @ \$362.22; 6/8/23 @ \$342.76; 7/8/23 @ \$331.88; 8/8/23 @ \$357.20; 9/8/23 @ \$350.44 less suspense of \$2,500.00); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$2,055.60 directly to Secured Creditor no later than September 30, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 8, 2023, directly to Secured Creditor PNC Bank, National Association (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the certification of default is hereby resolved.